
Appendix D

Analysis of Vendors

May 31, 2011

Analysis of Vendors Who May Have Plan Management Offerings

The information provided herein in summary format was garnered by review of these vendor web-sites. This information is provided to document vendor interest in specific areas of supporting the Arizona Exchange and should be used as a “rolodex” versus an analysis of vendor capability.

Insurance Exchange Vendors

BenefitFocus - Headquarters: Charleston

BenefitFocus provides employers, insurance carriers and consumers a single Web-based platform for shopping, enrolling, managing and exchanging benefit information.

Platform: BenefitFocus Platform helps people: Shop | Enroll | Manage | Exchange benefit information, regardless of benefit type. The platform provides: Benefit Enrollment, Shopping & Application, Communication and decision support, Benefit management, Bill presentment and payment, Multi-carrier marketplaces, Claims analytics and monitoring.

Software as a Service (SaaS) Model Technology: continuous investments in infrastructure, capabilities and usability. This allows responding rapidly to industry and business rule changes.

Applications: Allstate Benefits, HR in Touch, Plan Shopping, Data Analytics, Just in Time Wellness, Video Library, Video Portal, Personal Health Assessment, Healthcare Reform Certification

Ceridian (Offices located in United States, Canada & EMEA – Europe, Middle East, Africa & Asia Pacific)

Ceridian Corporation is a leading business services company that uses reality-based KnowHow to help companies maximize the power of their people, lower their costs and focus on what they do best.

Global Human Resources, Payroll, Benefits and Payment Solutions:

- Ceridian launches *Health Insurance Exchange Services* - The key will be for states to streamline administrative processes, cost-effectively manage complex payment transactions and encourage enrollment through compelling health care education programs. Ceridian has launched Ceridian Exchange Services, which will provide a new outsourcing solution that leverages the company's long-standing expertise in premium and funds management, as well as subsidy administration, eligibility and enrollment, and integrated health education and wellness programs.
- Ceridian provides a proven solution that can help state governments act quickly — and with confidence — to address the numerous, complex requirements of establishing health insurance exchanges as required under the Patient Protection and Affordable Care Act (PPACA).

EHealth

EHealth is founded in 1997 and its technology was responsible for the nation's first Internet-based sale of a health insurance policy. We are headquartered in Mountain View, California.

The parent company of eHealth Insurance Services Inc. is the leading online source of health insurance for individuals, families and small businesses. EHealth Insurance presents complex health insurance information in an objective, user-friendly format, enabling the research, analysis, comparison and purchase of health insurance products that best meet consumers' needs. It is licensed to market and sell health insurance in all 50 states and the District of Columbia, eHealth Insurance has developed partnerships with more than 180 health insurance companies, offering more than 10,000 health insurance products online. The company's technology platform is able to communicate electronically with insurance carrier partners, which enables a simpler, more streamlined health insurance application process. This technical connection with the back-office processes of health insurance companies can facilitate rapid approval of applications and real-time communication between carrier and consumer throughout the process.

Technology Standard for Health Insurance Exchanges – Healthcare reform is driving the adoption of exchanges for the distribution of health insurance online.

- EHealth's health exchange technology is based on the proven architecture of <http://www.ehealthinsurance.com/> — the first and the largest national resource for individual and small-group medical insurance — as well as consumer research and sales best practices. And, it is guiding the technology standard for health insurance exchanges.
- Product Architecture:
 - Our Carrier and Broker Exchange solutions are software-as-a-service (SaaS) offerings. As a result, they can be deployed economically and rapidly, ensuring an easy transition to online health insurance distribution. Additionally, we host all data and information for you. To guarantee its accuracy, platforms are updated on a continuous basis at no additional cost to you.
 - EHealth Exchange Utilities are web services that can be integrated into your own custom-built online store through standard web-service API calls. They are designed to help power your quoting and application transactions.

United Healthcare

United Healthcare (UHC) is an operating division of UnitedHealth Group, the largest single health carrier in the United States. UHC strives to:

- Improve the quality and effectiveness of health care for all Americans
- Enhance access to health benefits
- Create products and services that make health care more affordable
- Use technology to make the health care system easier to navigate

UnitedHealth Group is a leading health care company serving more than 75 million people worldwide. UnitedHealth Group has comprehensive array of products and services through Health Benefits and Health Services businesses.

- Health Benefits
 - United Healthcare Employer & Individual
 - United Healthcare Medicare & Retirement
 - UnitedHealthcare Community & State
- Health Services
 - OptumHealth
 - Ingenix
 - Prescription Solutions.

Where are they based?

UnitedHealth Group
5901 Lincoln Dr
Minneapolis, MN 55436

What are their offerings as far as technology used or offered?

Health Benefit Exchange:

A Health Benefit Exchange is a competitive marketplace for Americans shopping for health insurance. Individuals can choose from a variety of plans that are administered by private insurance companies, which may include HMO or PPO type plans. Individuals are not required to purchase a plan that is included in the Exchange. This group supported the Utah Insurance Exchange and views itself as a potential systems integrator related to ACA Exchanges.

CHOICE Administrators

They are a leading developer and administrator of Health Care Exchanges. They're exchanges allow enrollees to make informed enrollment decisions while providing their sponsoring employers with the infrastructure to maintain affordable budgets.

Where are they based?

721 South Parker
Suite 200
Orange CA 92868

What are their offerings as far as technology used or offered?

CHOICE Administrators offers the following exchanges;

- California Choice – For employers with 2-50 employees and allows employees to choose from 5 health plans, PPO, HAS's.
- CaliforniaChoice51+ - For employers with 51-99 employees and allows employees to choose from 2 health plans, 11 benefit plan designs, and HAS's.
- Choice Builder- For employers with 2-99 employees allows them to package dental, vision, life and/or chiropractic carriers into one program.
- HSA California- For employers with 2-50 employees. Offers 7 HSA- compatible high deductible health plans through Health Net, Kaiser Permanente and Western Health Advantage.
- Kaiser Permanente Choice Solution- For employers with 2-50 employees offers 10 flexible Kaiser Permanente benefit plans.

They offer a web-based portal to manage their accounts.

Workable Solutions – [We believe this group is offering a CHOICE Administrators solution based on our research so we have put them as a subset of CHOICE.]

They help their clients deliver flexible, value conscious benefits using technology and expertise. They have developed complex platforms to support exchanges.

Where are they based?

7120 Lake Ellenor Drive
Orlando, FL 32809

What are their offerings as far as technology used or offered?

- Currently working on mobile phone applications for clients so that they may access
- Offer the following: Benefit Administration Outsourcing, WellCents HRA, Workable Cobra Administration, MedFle FSA, Medflex Green FSA, CareFlex FSA, MedFund HRA, HAS Solutions, FMLA Solutions, Workable Payroll, and CommuterAssist (tax-advantaged plans for commuters).
- Health Insurance Exchange: Through CHOICE Portal for Exchanges users can select carriers, price ranges, and plan types and updates in real time. Results may be narrowed to a handful of options which can be compared side by side.

System Integration Vendors

While these vendors met with Don Hughes to present their options, we found no evidence that they offer a solution that fits the ACA Exchange requirements or Plan Management features and functions required by ACA from review of their web sites, review of prior clients or, in some cases, discussions SIS has had with some of these vendors. Accordingly, we have categorized them as System Integration Vendors as they are known for developing or operating major systems in the public and private sectors.

ACS (Affiliated Computer Services Inc.)

ACS Corporate Headquarters: 2828 North Haskell, Dallas, TX 75204

ACS, a Xerox Company, is a leader in Business Processing Outsourcing (BPO) and IT Outsourcing across a variety of industries and the public sector. ACS serves wide-ranging industries as Government, Communications, Manufacturing, Retail, Financial Services, Healthcare, Education, and Transportation. *Healthcare & Government Solutions:* Government health insurance programs such as Medicare and Medicaid are facing tremendous challenges: The skyrocketing cost of care; a growing number of recipients; Concerns about access to quality care; and the complexities and inefficiencies of healthcare financing. ACS services help improve the health of populations, while helping program managers make better decisions. ACS designs solutions that ease the administrative burden on providers, improving access for members.

Application services such as *ERP, Messaging and Collaboration Tools, Medicaid Management Information System (MMIS)*

- ACS has been awarded a three year contract with Florida Agency for Health Care Administration to continue providing enrollment broker services for the State's Medicaid Options Program. ACS will help Medicaid recipients choose and join plans and furnish program outreach, education and counseling.
- The California Department of Health Care Services (DHCS) has roped in Affiliated Computer Services, Inc. (ACS), as a new claims processor, through a \$1.6 billion Medicaid contract for ten years, under which ACS will manage *the Medicaid Management Information System (MMIS)* of California. By leveraging advancements in technology, proposed savings in administrative costs, and better public health program, the state hopes to allow more of its resources to be directed towards health coverage for the citizens of the state.

CGI Group Inc – has main offices worldwide (e.g., Australia, Canada, Germany, India, Poland, Singapore, United Kingdom, Belgium, France, Hungary, Italy, Portugal, Spain, The Netherlands, United States), but its Head Office in Canada – 1130 Sherbrooke Street West, 7th Fl, Montreal, Quebec H3A 2M8 CGI Group Inc was founded in 1976, CGI Group Inc. is one of the largest independent information technologies and business process services firms in the world. CGI provides end-to-end IT and business process services to clients worldwide from offices in Canada, the United States, Europe and Asia Pacific as well as from centers of excellence in North America, Europe and India. CGI acquired **American Management Systems (AMS)** in 2004.

Industries: Banking and Financial Markets, Distribution, Government, Healthcare, Insurance, Manufacturing, Oil & Gas, Retail and Consumer Services, Telecommunications, Utilities

Government Solutions:

As government becomes more connected and complex, being a public official just got tougher. CGI has supported government for more than three decades with our strong industry expertise, management know-how, and innovative technology and business solutions.

Government End-to-End services include: Systems Integration and Consulting, Application Management, Infrastructure Services, Business Process Services

Government Focused Services and Solutions include: Enterprise Resource Planning (ERP), Human Services and Labor, Tax, revenue & collections, Spend Management

Some examples of government applications are:

- **eCAM – Client Activity Manager** – describes CGI's proprietary Web-based system that helps workforce and human service organizations communicate, monitor and track the activities of their participants
- **eRIMS for Government Electronic Records Solution** – Electronic records information management solution for functions such as judiciary and health and human services
- **TEMPO integrated permitting, compliance and enforcement software** – This robust back-office system streamlines processes and integrates permitting, licensing, compliance and enforcement regulatory data across government environmental, natural resource, public health, agricultural and other regulatory organizations

Healthcare Services:

CGI delivers a full suite of health IT solutions that improve the health industry. Our solutions reduce operating costs, advance the quality of care, and promote public health with an emphasis on electronic medical records (EMR), health information exchange (HIE), Health Insurance Exchange, recovery audits, quality initiatives and operational efficiency improvements. As a trusted health IT services partner, governments, provincial ministries, hospitals, health systems, HIE organizations and health insurers rely on CGI's healthcare solutions and services to achieve success.

Dell/Perot

For more than 26 years, Dell has empowered countries, communities, customers and people everywhere to use technology to realize and promote industry goals and dreams. The industry serves to manage IT systems and solutions and a number of critical business processes in various industries.

Public Sector Solutions (Government – State & Federal, K-12 Education, Higher Education, Healthcare):

Healthcare Solutions: Electronic Medical Records (EMR), Medical Archiving, Mobile Clinical Computing, Solutions for Hospital Providers available to public and government organizations

There is a lot of focus on Health IT to help move healthcare forward. But simply adding technology is not enough. Dell Healthcare connects people to the right technology and processes to create information-driven healthcare and accelerate innovation.

Government Solutions: E-Government - Dell understands the key IT challenges that can hamper your ability to improve service to constituents and interact with other agencies. We'll work with your agency to design and deploy e-Government solutions that help you reach more people, streamline internal processes and show a measurable return on your investment.

Maximus

Maximus partners with state, federal, and local governments to provide health and human service programs to a diverse array of communities.

Where are they based?

11419 Sunset Hills Road
Reston, Virginia 20190

What are their offerings as far as technology used or offered?

- Health Insurance Exchange Solutions – Per the ACA Maximus helps create Exchanges which are cost-effective, improves program operations, and maximizes consumer choice. They offer solutions for Individual Exchanges, and SHOP Exchanges.

- Eligibility and Enrollment Modernization – Offers application that works across multiple health insurance programs.

Also offer services in the following: Children and Families, Workforce Solutions (TANF Case Management, Workforce Investment Act), Consulting (System oversight, Financial Services, Education), Business & Tax Credit.

HP/EDS

HP Enterprise Services offers business and technology solutions to help their clients improve their business performance. They have more than 50,000 employees across 49 states in the United States. Their core portfolio is developed around IT, applications and business process services and IT transformation services. They have clients in the following industries: Communications, media & entertainment, consumer and retail, energy, financial, healthcare, government, manufacturing, and transportation industries.

Where are they based in? (However this is a global company)

5400 Legacy Drive
Plano, TX 75024
USA

What are their offerings as far as technology used or offered?

Services offered:

- Applications and Implementation, Cloud, Collaboration, Compliance, Energy Efficiency, Managing IT Cost and ROI, Managing Resources and People, Networking and Mobility, Virtualization, Mission Critical IT, Service Desk, Workplace Services

Industries:

- Aerospace and Automotive, Consumer Goods, Communications media and Entertainment, Energy and Natural Resources, Financial Services, Healthcare, Pharmaceutical and life sciences, Government, High Tech and Electronics, Insurance, Retail, Manufacturing, Education

Business Needs:

- Availability and Continuity, Cost Management, Data Center Infrastructure, CRM, Data Center Facilities, Growth and Innovation, IT Consolidation and Modernization, IT Investment Protection, Resource Management, IT Efficiency, Multi-Vendor Management, Risk and Compliance, Security, and Service Management.

Government Healthcare BPO

- Medicaid Management Information Systems (MMIS) streamlines: claims, managed care oversight, eligibility and enrollment.
- Browser-based system that supports payers more efficiently, reimburses providers more quickly, and adjudicates patient claims.
- Partners with Avaya, Microsoft and Oracle.
- HP interchange MMIS is a federally certified system that is being used or implemented in more than a dozen states.

Molina

Provide quality healthcare for financially vulnerable individuals and families. Molina Healthcare arranges for the delivery of healthcare services or offers health information management solutions for about 4.3 million individuals and families who receive their care through Medicaid, Medicare and other

government funded programs. In 2010, Molina Healthcare acquired ***Unisys' Health Information*** Management Division to form Molina Medical Solutions (MMS).

Where are they based?

200 Oceangate, Suite 100
Long Beach, CA 90802

What are their offerings as far as technology used or offered?

- Provide design, development, implementation, and business process outsourcing solutions to state governments for their Medicaid Management Information Systems (MMIS). MMIS is a core tool used to support the administration of state Medicaid and other health care entitlement programs.
- MMIS currently holds contracts with: Idaho, Louisiana, Maine, New Jersey, and West Virginia.
- Health PAS is the only commercial off-the-shelf (COTS) software-based, certified MMIS in the country. It is aligned with Medicaid Information Technology Architecture (MITA), the national framework to support improved systems development and health care management for the Medicaid enterprise.